

In re:
William G. Thomas
Karen R. Thomas
Debtors

Case No. 25-11116-amc
Chapter 7

District/off: 0313-2
Date Rcvd: Mar 25, 2025

User: admin
Form ID: 309A

Page 1 of 2
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 27, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ William G. Thomas, Karen R. Thomas, 1374 Kennedy Street, Philadelphia, PA 19124-1209
14989829	+ William M. Thomas, 11 Canyon Road, Levittown, PA 19057-1617

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: brad@sadeklaw.com	Mar 26 2025 00:31:00	BRAD J. SADEK, Sadek Law Offices, LLC, 1500 JFK Boulevard, Ste 220, Philadelphia, PA 19102
tr	+ EDI: BRWSEITZER	Mar 26 2025 04:30:00	ROBERT W. SEITZER, 1900 Spruce Street, Philadelphia, PA 19103-6605
smg	Email/Text: megan.harper@phila.gov	Mar 26 2025 00:32:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Mar 26 2025 04:30:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Mar 26 2025 00:32:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14989817	EDI: MAXMSAIDV	Mar 26 2025 04:30:00	Aidvantage, Attn: Bankruptcy, PO Box 300001, Greenville, TX 75403-3001
14989816	Email/Text: megan.harper@phila.gov	Mar 26 2025 00:32:00	City of Philadelphia, Tax & Revenue Unit, 1401 John F. Kennedy Blvd., Philadelphia, PA 19102
14989818	EDI: CAPITALONE.COM	Mar 26 2025 04:30:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14989819	EDI: CITICORP	Mar 26 2025 04:30:00	Citibank, Citicorp Cr Svrs/Centralized Bankruptcy, PO Box 790040, Saint Louis, MO 63179-0040
14989820	EDI: CITICORP	Mar 26 2025 04:30:00	Citibank/the Home Depot, Citicorp Cr Svrs/Centralized Bankruptcy, PO Box 790040, Saint Louis, MO 63179-0040
14989821	EDI: WFNNB.COM	Mar 26 2025 04:30:00	Comenity Bank/Kingsize, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14989822	EDI: DISCOVER	Mar 26 2025 04:30:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
14989823	Email/Text: Bankruptcy@Freedommortgage.com	Mar 26 2025 00:31:00	Freedom Mortgage Corporation, Attn: Bankruptcy, 907 Pleasant Valley Ave, Ste 3, Mount Laurel, NJ

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			08054-1210
14989809	+ EDI: IRS.COM	Mar 26 2025 04:30:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14989824	EDI: JPMORGANCHASE	Mar 26 2025 04:30:00	Jpmcb, MailCode LA4-7100, 700 Kansas Ln, Monroe, LA 71203-4774
14989825	Email/Text: camanagement@mtb.com	Mar 26 2025 00:31:00	M & T Bank, Attn: Bankruptcy, PO Box 844, Buffalo, NY 14240-0844
14989812	Email/Text: fesbank@attorneygeneral.gov	Mar 26 2025 00:31:00	Pennsylvania Office of Attorney General, Attn: Financial Enforcement Section, Strawberry Square, 15th Floor, Harrisburg, PA 17120
14989810	+ EDI: PENNDEPTREV	Mar 26 2025 04:30:00	Pennsylvania Department of Revenue, Attn: Bankruptcy Division, Department 280946, Harrisburg, PA 17128-0001
14989813	^ MEBN	Mar 26 2025 00:28:37	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14989815	+ Email/Text: bankruptcy@philapark.org	Mar 26 2025 00:32:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market Street, Philadelphia, PA 19106-1538
14989826	EDI: SYNC	Mar 26 2025 04:30:00	Synchrony Bank/Qvc, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14989814	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Mar 26 2025 00:32:00	U.S. Attorney's Office, 615 Chestnut Street, 12th Floor, Philadelphia, PA 19106-4404
14989811	^ MEBN	Mar 26 2025 00:28:17	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
14989827	Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Mar 26 2025 00:43:03	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus, MAC X2303-01A FL 3, Des Moines, IA 50328-0001

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14989828	*	Wells Fargo Bank, NA, Attn: Bankruptcy, 1 Home Campus, MAC X2303-01A FL 3, Des Moines, IA 50328-0001

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 27, 2025

Signature: /s/Gustava Winters

Information to identify the case:

Debtor 1:	William G. Thomas	Social Security number or ITIN: xxx-xx-5003
	First Name Middle Name Last Name	EIN: -----
Debtor 2:	Karen R. Thomas	Social Security number or ITIN: xxx-xx-5030
(Spouse, if filing)	First Name Middle Name Last Name	EIN: -----
United States Bankruptcy Court:	Eastern District of Pennsylvania	Date case filed for chapter: 7 3/24/25
Case number:	25-11116-amc	

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline 10/20

****Debtor's Photo ID & Social Security Card must be presented to the Trustee prior to the 341 meeting.****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	William G. Thomas	Karen R. Thomas
2. All other names used in the last 8 years		
3. Address	1374 Kennedy Street Philadelphia, PA 19124	1374 Kennedy Street Philadelphia, PA 19124
4. Debtor's attorney Name and address	BRAD J. SADEK Sadek Law Offices, LLC 1500 JFK Boulevard Ste 220 Philadelphia, PA 19102	Contact phone 215-545-0008 Email: brad@sadeklaw.com
5. Bankruptcy trustee Name and address	ROBERT W. SEITZER 1900 Spruce Street Philadelphia, PA 19103	Contact phone 215-510-7508 Email: rseitzer@karalislaw.com

For more information, see page 2 >

6. Bankruptcy clerk's office	900 Market Street Suite 400 Philadelphia, PA 19107 Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	Hours open: Philadelphia Office -- 9:00 A.M. to 4:00 P.M.; Reading Office -- 9:00 A.M. to 4:00 P.M. Contact phone (215)408-2800 Date: 3/25/25
7. Meeting of creditors	April 21, 2025 at 02:10 PM Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	Location: The meeting is by Zoom. Go to Zoom.us , Click on JOIN or call 1 (445) 205-3833, Enter Meeting ID 491 091 4076, and Passcode 6690263125 For additional meeting info. go to https://www.justice.gov/ust/moc
8. Presumption of abuse	The presumption of abuse does not arise. If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 6/20/25 Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	